

In re:
Kristy L. Santiago
Kristy L. Santiago
Debtors

Case No. 20-12877-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 19, 2024

User: admin
Form ID: pdf900

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2024:

Recip ID	Recipient Name and Address
db	+++ Kristy L. Santiago, MAILING ADDRESS, 48 Appletree Drive, Levittown, PA 19055-1257
db	+++ Kristy L. Santiago, 14 Daffodil Lane, Levittown, PA 19055-1702
cr	+ Wilmington Trust, National Association, as Success, P.O. Box 619096, Dallas, TX 75261-9096
14516820	+ ARS/Account Resolution Specialist, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
14516832	+ ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14516831	+ ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14516845	+ SYNCB/Texaco, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 20 2024 00:19:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 20 2024 00:22:29	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14516819	^ MEBN	Dec 20 2024 00:04:30	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
14516818	+ Email/Text: bncnotifications@pheaa.org	Dec 20 2024 00:17:00	Aes/pheaafm, Pob 61047, Harrisburg, PA 17106-1047
14516817	+ Email/Text: bncnotifications@pheaa.org	Dec 20 2024 00:17:00	Aes/pheaafm, Attn: Bankrupcy, Po Box 2461, Harrisburg, PA 17105-2461
14516822	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 20 2024 00:18:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14516821	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 20 2024 00:18:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
14516824	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 20 2024 00:22:40	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14516823	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 20 2024 00:50:05	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14527028	Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 00:22:29	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14516826	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 20 2024 00:22:12	Citibank/Shell Oil, Po Box 6497, Sioux Falls, SD 57117-6497
14516825	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Dec 20 2024 00:51:13	Citibank/Shell Oil, Citicorp Srvs/ Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14516828	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 20 2024 00:18:00	Comenity Bank/Express, 4590 E Broad St, Columbus, OH 43213-1301
14516827	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 20 2024 00:18:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14516830	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 20 2024 00:18:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14516829	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 20 2024 00:18:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14523418	Email/Text: ECMCBKNotices@ecmc.org	Dec 20 2024 00:18:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14516833	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 20 2024 00:22:42	Exeter Finance Corp, Po Box 166008, Irving, TX 75016-6008
14516834	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 20 2024 00:22:30	Exeter Finance Corp, Po Box 166097, Irving, TX 75016-6097
14517587	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 20 2024 00:22:18	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14528077	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 20 2024 00:22:18	Exeter Finance LLC c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14516835	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 20 2024 00:19:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
14516836	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 20 2024 00:19:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14516838	+ Email/Text: Bankruptcy@ICSystem.com	Dec 20 2024 00:18:00	IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
14516837	+ Email/Text: Bankruptcy@ICSystem.com	Dec 20 2024 00:18:00	IC Systems, Inc, Attention: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
14516839	Email/Text: jmerrill@inspirefcu.org	Dec 20 2024 00:19:00	Inspire Federal Credit, 2104 Bath Rd, Bristol, PA 19007
14516841	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 20 2024 00:17:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14516840	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 20 2024 00:17:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14563187	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 20 2024 00:22:28	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14516842	Email/Text: EBN@Mohela.com	Dec 20 2024 00:17:00	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005
14585624	^ MEBN	Dec 20 2024 00:04:37	Nationstar Mortgage LLC d/b/a Mr. Cooper, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14521452	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 20 2024 00:48:22	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14516844	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2024 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14517521	Email/Text: bnc-quantum@quantum3group.com	Dec 20 2024 00:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14526864	Email/Text: bnc-quantum@quantum3group.com	Dec 20 2024 00:18:00	Quantum3 Group LLC as agent for, MOMA Trust

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			LLC, PO Box 788, Kirkland, WA 98083-0788
14535975	^	MEBN	
			Dec 20 2024 00:04:51 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14516846	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Dec 20 2024 00:22:30 Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
14516847	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Dec 20 2024 00:22:12 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14516848	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Dec 20 2024 01:24:10 Synchrony Bank/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14516849	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Dec 20 2024 00:22:39 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14516850	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Dec 20 2024 00:49:14 Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
14516851		Email/Text: bankruptcy.accounts@wakeassoc.com	
			Dec 20 2024 00:17:00 Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909
14520433	+	Email/Text: nsm_bk_notices@mrcooper.com	
			Dec 20 2024 00:17:00 WILMINGTON TRUST, NATIONAL ASSOCIATION, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
14516852	+	Email/Text: nsm_bk_notices@mrcooper.com	
			Dec 20 2024 00:17:00 Wilmington Trust Company, C/O Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067-4488
14523962	+	Email/Text: RASEBN@raslg.com	
			Dec 20 2024 00:17:00 Wilmington Trust, National Association, C/O CHARLES GRIFFIN WOHLRAB, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Rd., Ste. 170, Duluth, GA 30097-8461
14523540	+	Email/Text: RASEBN@raslg.com	
			Dec 20 2024 00:17:00 Wilmington Trust, National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14516853	+	Email/Text: support@ymalaw.com	
			Dec 20 2024 00:18:00 Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Wilmington Trust, National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14516843	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005
14710272	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14525900	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2024 at the address(es) listed below:

Name	Email Address
CAMERON DEANE	on behalf of Debtor Kristy L. Santiago cdeane@weltman.com tkennedy@ymalaw.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Wilmington Trust National Association, as Successor Trustee to Citibank, N.A., as Trustee for Merri logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Trust National Association bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Trust National Association et al... bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor Wilmington Trust National Association mimcgowan@raslg.com
PAUL H. YOUNG	on behalf of Debtor Kristy L. Santiago support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
ROBERT BRIAN SHEARER	on behalf of Creditor Wilmington Trust National Association, as Successor Trustee to Citibank, N.A., as Trustee for Merri rshearer@raslg.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Kristy L. Santiago

Debtor

Chapter 13

Bankruptcy No. 20-12877-AMC

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

Date: December 19, 2024



ASHELY M. CHAN
U.S. BANKRUPTCY JUDGE